I, JANE GUNNER, of the City of Philadelphia, make this my last Will and Testament, hereby revoking all other Wills by me heretofore made.

First. I direct that all my just debts and funeral expenses shall be paid as soon after my decease as possible.

Second. I give and bequeath to The Girard Life Insurance, Annuity and Trust Company of Philadelphia, Thirty-five hundred Dollars of the bonds of the Lehigh Coal and Navigation Company, or the same amount in such other securities as that sum shall be found invested in after my death should I dispose of my Lehigh Coal and Navigation Company Bonds during my lifetime, IN TRUST to pay over the net annual interest on the said Bonds, or other securities in which said sum may be invested, to my niece Jessie Watts Fletcher during all the term of her natural life, and from and immediately after the death of my said niece to transfer and assign the said Lehigh Coal and Navigation Company Bonds, or such other security as said sum of Thirty-five hundred Dollars may at that time be invested in, to the Church Wardens and Vestrymen of Old Christ Protestant Episcopal Church, Philadelphia, IN TRUST to hold the same and apply the interest therefrom toward the support of an assistant minister of the said parish.

Third. In the Mortgage Trust Company, whose Office is on Fourth St. near Chestnut St., I have invested the sum of Two thousand Dollars in their five per cent. Debenture Bonds. I give the said bonds, or such other securities as that amount may be found invested in at the time of my death, should I dispose of said Bonds, to The Girard Life Insurance, Annuity and Trust Company of Philadelphia, IN TRUST to hold the same and to pay over the interest therefrom in equal shares to my sisters, Emma Louisa Fletcher and Sarah Phebe Gunner during all the term of their natural lives, the survivor to have the entire income until her decease; and from and immediately after the decease of the said survivor to pay the interest in equal shares to Jessie Watts Fletcher and her sister Ismania Fletcher during all the term of their natural lives, the survivor to have the entire income until her decease; and from and immediately after the decease

of the said survivor, the interest to be paid in equal shares to my brothers, James Watts Gunner and William Robert Gunner during their natural lives and the life of the survivor; and upon the decease of the said survivor, I give and bequeath the said Two thousand Dollars to the Pennsylvania Hospital to be applied for the use of the Insane Department in West Philadelphia.

Fourth. In the Philadelphia Saving Fund at Seventh and Walnut Sts., Philadelphia, I have a deposit. I direct that so much of the money deposited there as may be necessary shall be used in the payment of my debts and the expenses of my funeral, which I wish to be very plain and according to the ritual of the Protestant Episcopal Church. Should there be any of this money left, I give and bequeath the sum of Twenty-five Dollars to each of the following persons, namely:- James Watts Gunner; his wife, Carrie Bedford Gunner; William Robert Gunner; his wife, Jennie Mac Cuen Gunner; Percy Gunner; Nellie Gunner; Ismania Fletcher and Croton Fletcher. I direct that all the said legacies shall abate proportionately should there not be sufficient funds for their payment in full.

Fifth. All my furniture, books, pictures, &c., I bequeath to my niece, Jessie Watts Fletcher. My clothes I wish equally divided between my two sisters-in-law, Mrs. James Gunner and Mrs. William Robert Gunner.

Sixth. I direct that my property known as the "Lodge" at Newtonville, on the South Jersey Railroad, Atlantic County, New Jersey, consisting of forty acres of land or thereabouts, shall be disposed of in the following manner: The ten acres on which the house and barn stand I give and devise to Jessie Watts Fletcher and her heirs absolutely. The ten acres near the Jackson Road and Tenth St. I give and devise to my brother William Robert Gunner and his heirs absolutely. I give and devise to my sister Emma and her heirs, the ten acres which I have already shown her. The remaining ten acres I give to Ismania Fletcher and her heirs absolutely.

The trusts provided for my sisters and my niece I direct shall be for their sole and separate use, free from their debts, control and engagements, and that they shall not be liable to the lien of any judg-

ment recovered against either of them, nor subject to attachment issued under process against either of them.

I appoint The Girard Life Insurance, Annuity and Trust Company of Philadelphia to be the Executor of this my will.

Witness my hand and seal this tenth day of February A.D. One thousand eight hundred and ninety-six (1896).

JANE GUNNER (SEAL)

Signed, sealed, published and declared to be her last Will and Testament by Jane Gunner, the testatrix, in our presence.

William J. Dickson.
E. B. Morris,
J. Snowdon Rhoads.

Dear Mr. Morris;-

It seems necessary to me to make a few alterations in my Will, w ich I do as follows; and which I ask, will you be kind enough to carry out.

My 35 hundred dollars invested in the Lehigh Coal and Navigation Company, is in your care, please keep it invested, to the best of your ability, for the benefit of my niece Jessie Watts Fletcher so long as she lives. The 2 thousand dollars invested in the Mortgage Trust Co. yields at this date 1897- only 4 per c. & this for the next 8 years. At the end of that time another series will be issued- what the interest will then be offered I do not know, but I would be very thankful to Mr. Morris to buy those Bonds and re-invest them in something better. I am anxious for Jessie to have the interest on all my investments during her natural life.
She has made her home with me nearly all her life doing the housework & studying my comfort in various ways to the best of her ability- receiving in return her board & lodging & a small weekly allowance.
I also wish said Jessie Watts Fletcher to have all the furniture in the house where we live, also my books, pictures, ornaments &c. also my clothes. Should my sister Emma Louisa Fletcher out live my niece Jessie I wish the interest on the 2 thousand dollars to go to her during her life, after her to my brother, if alive, James Watts Gunner, Park View, Union Co., New Jersey. After the death of these 3 persons said bonds to be transferred to the West Philadelphia Hospital for the Insane (Kirkbride) as directed in my will.

May I ask Mr. Eff. Morris, if he thinks it best to reinvest the bonds in due time to please do so. Please keep the principal always invested, until the transfers. Please do not publish what my income is. I wish only Jessie to know what she may expect to have to live on.

Yours very respectfully,

Jane Gunner 1897
330 League St.,
Phila.